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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

GARY C. ZEITZ, L.L.C.

LINDA S. FOSSI, ESQUIRE (LF 1720) ROBIN LONDON-ZEITZ, ESQUIRE (RZ 2933) 1101 Laurel Oak Road, Suite 170 Voorhees, New Jersey 08043 (856) 857-1222 Attorneys for Creditor, US BANK CUST/PC7 FIRSTRUST BK Order Filed on June 29, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

NICOLE D. REYNOLDS

Case No.: 20-14450/JNP

Chapter 13

Hearing Date: July 14, 2020 @ 11:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY

The relief set forth on the following page, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: June 29, 2020

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

THIS MATTER having come before the Court upon the motion of US Bank Cust/PC7 Firstrust Bk ("Creditor") requesting the entry of an Order for relief from the automatic stay to proceed with a foreclosure proceeding against Nicole D. Reynolds (the "Debtor"), and the following appearances having been entered, Linda S. Fossi, Esquire, Gary C. Zeitz, L.L.C. attorneys for Creditor and Joseph J. Rogers, Esquire, attorney for the Debtor; and

IT APPEARING that Creditor is the holder of certain tax lien(s) (the "Tax Lien") secured by the Debtor's real estate located at 13 Blossom Trail, Winslow, New Jersey, Block 12802, Lot 25 (the "Property"); and

IT FURTHER APPEARING that Creditor filed a motion (the "Motion") for relief from the automatic stay to foreclose the Tax Lien; and

IT FURTHER APPEARING that the Debtor now seeks to pay the amounts owed to Creditor through their Chapter 13 plan; and the parties having agreed to the form and entry of this Order,

IT IS ORDERED as follows:

- 1. Creditor shall file a proof of claim by July 15, 2020, which claim shall be deemed a timely filed allowed claim pursuant to the bankruptcy code and rules. Creditor's claim shall be paid by the Debtor over the remaining months of the Debtor's Chapter 13 Plan.
- 2. The Debtor shall continue to pay all post-petition taxes owing to Winslow on account of the Property in a timely manner, except to the extent that Creditor has already paid said post-petition taxes.
 - 3. The Debtor shall continue to pay all payments owed to the Chapter 13 Trustee in a

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timely manner.

- 4. In the event the Debtor fails to make any of the post-petition payments required to be made to Winslow on account of the Property or fails to make any payments under the Chapter 13 plan, within thirty (30) days of the due date, then Creditor may be entitled to relief from the automatic stay pursuant to 11 U.S.C. §362(d). Said relief may be granted upon application of Creditor, with fourteen (14) days notice to the Debtor and Debtor's counsel, setting forth the default in question.
- 5. Creditor is granted an administrative claim, which will be paid through the Debtor's Chapter 13 plan, in the amount of \$500.00 on account of the legal fees and costs incurred in the prosecution of its relief from stay motion.

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United States Bankruptcy Court District of New Jersey

In re: Nicole D Reynolds Debtor

Case No. 20-14450-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Form ID: pdf903 Page 1 of 1 Total Noticed: 1 Date Rcvd: Jun 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2020.

db +Nicole D Reynolds, 13 Blossom Trail, Sicklerville, NJ 08081-3064

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2020 at the address(es) listed below:

MIDFIRST BANK dcarlon@kmllawgroup.com, Denise E. Carlon on behalf of Creditor

bkgroup@kmllawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

ecfmail@standingtrustee.com, summarymail@standingtrustee.com Isabel C. Balboa

Joseph J. Rogers on behalf of Debtor Nicole D Reynolds jjresq@comcast.net, jjrogers0507@gmail.com

Linda S. Fossi on behalf of Creditor US Bank Cust/PC7 Firstrust Bk lfossi@zeitzlawfirm.com, qzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee

TOTAL: 6